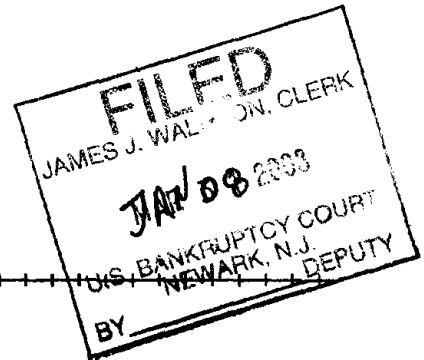


**Carol Zagoric  
3 Kimberly Lane  
Glenwood, NJ 07418**



*Via Certified Mail/Return Receipt*

January 4, 2008

United States Bankruptcy Court  
District of New Jersey  
Bankruptcy Court Clerk  
50 Walnut Street, 3<sup>rd</sup> Floor  
Newark, NJ 07102

**Re: Henry and Pamela Peters, Plaintiff**  
**v.**  
**Carol Zagoric, Defendant**  
**Case #: 07-2553531**  
**Adversary #: 07-2219**

Dear Sir/Madam:

Please accept this letter as my answer to the above referenced complaint that was served on me on December 14, 2007, as I am unable to afford legal counsel.

I would like to advise the Bankruptcy Court, that I am only an employee of Roland David and NC&BC Consulting. I answer phones, order appraisals and titles for every client that we consult in the office. I do not have any involvement with the closings of any transaction that takes place in this office. I would also like to advise the court that on August 24, 2006, the day of the alleged transaction, I was not present in the office.

Wherefore, Defendant, Carol Zagoric respectfully requests that court enter judgment in its favor and against the plaintiffs and award any such other and further relief as may be just and proper.

Sincerely,

*Carol Zagoric*  
Carol Zagoric

Cc: Mr. Shmuel Klein